

In re:  
Iris Mejia  
Debtor

Case No. 21-12262-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Apr 24, 2024

User: admin  
Form ID: 138OBJ

Page 1 of 2  
Total Noticed: 22

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.        |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.  |
| #      | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2024:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | # Iris Mejia, 734 E Washington Ave, Bethlehem, PA 18017-6040   |
| 14638477 | + Freedom Mortgage Corporation, Andrew Spivack, Brock and Scott, PLLC, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218 |
| 14630034 | Health Network Labs, 794 Roble Rd, Allentown, PA 18109-9110  |
| 14666229 | + Health Network Labs, 794 Robles Road, Allentown, PA 18109-9110   |
| 14666230 | + Lehigh Valley Health Network, PO Box 4120, Allentown, PA 18105-4120  |
| 14630035 | Lehigh Valley Health Network Muhlenberg, PO Box 4120, Allentown, PA 18105-4120   |
| 14630036 | Penn Credit Corporation, 916 S 14th St, Harrisburg, PA 17104-3425  |
| 14630985 | + Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                                     |

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                       | Date/Time            | Recipient Name and Address  |
|----------|--|----------------------|---|
| smg      | + Email/Text: taxclaim@countyofberks.com         | Apr 24 2024 23:47:00 | Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  |
| smg      | + Email/Text: usapae.bankruptcynotices@usdoj.gov | Apr 24 2024 23:47:00 | U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404       |
| 14630030 | ^ MEBN   | Apr 24 2024 23:46:08 | Arcadia Recovery Bureau, LLC, PO Box 6768, Wyomissing, PA 19610-0768  |
| 14633945 | + Email/PDF: ebn_ais@aisinfo.com                 | Apr 24 2024 23:51:09 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901                                   |
| 14630031 | Email/PDF: AIS.cocard.ebn@aisinfo.com            | Apr 24 2024 23:51:33 | Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281   |
| 14630032 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM       | Apr 24 2024 23:47:00 | Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125                                      |
| 14630033 | Email/Text: crdept@na.firstsource.com            | Apr 24 2024 23:47:00 | First Source Advantage, LLC, PO Box 628, Buffalo, NY 14240-0628   |
| 14638478 | + Email/Text: Bankruptcy@Freedommortgage.com     | Apr 24 2024 23:47:00 | Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764  |
| 14645559 | + Email/Text: Bankruptcy@Freedommortgage.com     | Apr 24 2024 23:47:00 | Freedom Mortgage Corporation, Attn: Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9764            |
| 14631597 | + Email/Text: RASEBN@raslg.com                   | Apr 24 2024 23:47:00 | Home Point Financial Corporation, CO Charles Griffin Wohlrab, Esq., 130 Clinton Rd #202, Fairfield, NJ 07004-2927 |
| 14630037 | Email/Text: info@phoenixfinancialsvcs.com        | Apr 24 2024 23:47:00 | Phoenix Financial Services, 8902 Otis Ave Ste 103A, Indianapolis, IN 46216-1009                                   |

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| 14630038 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com<br>Apr 24 2024 23:51:20 | Portfolio Recovery Associates, 120 Corporate Blvd, Norfolk, VA 23502-4962            |
| 14645378 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com<br>Apr 24 2024 23:51:33 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541                      |
| 14641184 | Email/Text: bnc-quantum@quantum3group.com<br>Apr 24 2024 23:47:00            | Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788 |

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 26, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2024 at the address(es) listed below:

| Name                           | Email Address  |
|--------------------------------|--|
| ANDREW L. SPIVACK              | on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbeef@brockandscott.com  |
| MICHAEL J. MCCRYSTAL           | on behalf of Debtor Iris Mejia mccrystallaw@gmail.com<br>sueparalegal@gmail.com;mccrystal.mikeb130939@notify.bestcase.com;mccrystal.mikeb130939@notify-prod.bestcase.com |
| MICHAEL PATRICK FARRINGTON     | on behalf of Creditor Freedom Mortgage Corporation mfarrington@kmlawgroup.com  |
| MICHELLE L. MCGOWAN            | on behalf of Creditor Home Point Financial Corporation mimcgowan@raslg.com   |
| SCOTT F. WATERMAN (Chapter 13) | on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com  |
| SCOTT F. WATERMAN [Chapter 13] | ECFMail@ReadingCh13.com  |
| United States Trustee          | USTPRegion03.PH.ECF@usdoj.gov  |

TOTAL: 7

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Iris Mejia

Debtor(s)

Case No: 21-12262-pmm

Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

United States Bankruptcy Court  
Office of the Clerk, Gateway Building  
201 Penn Street, 1st Floor  
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 4/24/24